









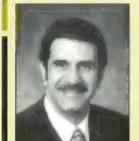




August 2003 Leadership Development Seminar

PERSPECTIVE

What Does Leadership Mean to You?



FROM THE DESK OF: **Roger Smith** President & Chief

Marketing Officer of American Income Life

When the right leader and the right timing come together incredible things happen. - John Manuell

I have met thousands upon thousands of people over the course of my career with American Income, and it is always interesting to see what motivates these individuals. For one person, it is all about providing for their family. For another, It is about offering a benefit to the working families this Company serves. Still, for someone else, it is about having more personal time to do other things besides work.

However, no matter what the motivation, there remains one common denominator - American Income Life and National Income Life.

At AIL and NILICO, motivating and cultivating our Company s leaders are important components to succeeding. We believe we have a tremendous resource in the people who choose to be a part of our organization. We also believe it would be a waste if we did not develop that resource. For this reason, we offer our Leadership Development Seminars now offered three times a year because of its overwhelming success to provide information and tools to Managers who want to build their Agencies, and expand their leadership roles and abilities.

When we take on leadership roles, we are each responsible for what that task brings - doing the research, making the decisions and implementing changes. Leaders are the batteries on which others survive, thrive and succeed. Not only that, but John Maxwell says, When the right leader and the right timing come together incredible things happen. This is why it is important for leaders to develop the skills they need to be effective in their purpose.

To do this, I think it is important to ask yourself some questions before committing to taking on the duties of being a leader:

- 1. What does leadership mean to me?
- 2. How do I want to lead?
- 3. How do I want to manage?
- 4. How do I want to be perceived by others?

The word leader is actually a word which was developed in the 14th century and, I believe, it was given to our language to help guide us to higher levels. Leaders are those who refocus our minds and set attitudes.

Actually, leadership is the act of being a leader, or rather the act or instance of leading. Given this, there are two components to leadership: the act and the individual. For a leader to be successful, you cannot have the act without the individual. The reverse holds true as well - you can have the individual, but if they do not take action, then true leadership will not materialize.

Where the individual and the act meet, action occurs. Therefore, for true leadership to materiable, it is important for you to act by creating a culture in your Agencies, being an active participant in your labor communities and getting leadership exposure. Allowing yourself to be exposed to as many things as possible only makes for a more well-rounded salesperson and leader. Wihelm Von Humboldt has been quoted as saying. How a person masters his fate is more important than what his fate is. What that means is it is more important to try than to leave things to chance. Leading is one of those things you should not leave to chance. Take advantage of any, and all, training. This only helps build confidence and retention. Remember too, it is important to lead by example. This is how I lead you, and this is what you should give back to your Agencies.

We have great leaders in this Company who are leading us in the right direction - just take a look at any Spotlight to see who these leaders are. These are the people you need to look at and follow their example. Don t be afraid to utilize their knowledge in this area. They may have mastered some of the very things you struggle with today.

At American Income and National Income, we want our leaders to refocus our minds, set our attitudes and get excited. According to John Maxwell, everything in an Agency rises and falls based on the leadership within that Agency. So whatever the motivation, remember it is leadership that will effectually take this Company to the next level.

Dates to Remember

Wednesday, Oct. 29, 2003

All business and PR credits must be received in Waco to count for October production.

Monday, Nov. 24, 2003

All business and PR credits must be received in Waco to count for November production.

Monday, Dec. 29, 2003

All business and PR credits must be received in Waco to count for December production. (Note: Date may change due to holiday.)

Total Bonuses Paid Out

This month American Income paid out a total of \$615,459.27 in bonuses. For more information on American Income's monthly bonuses turn to Page 15.

New 2004 Convention Dates

The dates for the 2004 convention at The Atlantis Resort in The Bahamas have been changed from June 3-6, 2004 to July 8-11. 2004. Please take note of this change and mark your calendars. We are planning a fun and exciting trip. We are looking forward to seeing everyone there.

Congratulations are in Order!

the last 13 months.

13 months.

Eric Tuttobene, a General Agent with the Durhon Oldham Agency, has achieved \$100,000 of in force premium over the last 13 months.

Look for the Asterisk

The asterisks, shown throughout the magazine, indicate that place will be a year-to-date award winner. The Producers, who will be recognized at the Atlantis Awards Presentation, are as follows: the top SGA from each category, the top two PR Managers and the top three PR Representatives from each category, the top five MGAs, the top SA, the top five GAs, and the top ten Individual Producers. Check your production! If there is an asterisk by your position, you could be on your way to The Bahamas! The convention will be held July 8-11, 2004.

Required Retention Rate

Effective Jan. 1, 2003, to be eligible for bonuses and featured in Spotlight, top Producers must meet the required Retention rate, or the minimum Net to Gross. Net to Gross is only used during the Producer's first eight months.

Repeations

Around and About AIL



Pictured to the right are (left to right) Rod R. Blagojevich, Governor of Illinois, Bernard Rapoport, Founder of AlL, and Roger Smith, AII. President, at a recent lunch and AFL-CIO Advisory Board meeting in Chicago.

SPOTLIGHT SEPTEMBER 2003 . WWW AILIFE COM

EDITOR'S PAGE

Allan Gilbert, a Supervising Agent with the Scott Smith Agency, has achieved \$100,000 of in force premium over

Rusty Jewell, a Master General Agent with the Nick Nitkowski Agency, has achieved \$100,000 of in force premium over the last 13 months.

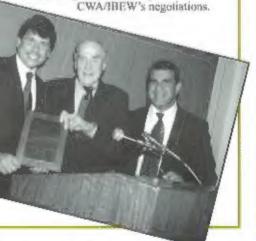
Curt Snow, a General Agent with the Jatoft-Foti Agency, has achieved \$100,000 of in force premium over the last

67,005

Net the Gross:

78%

Pictured to the left are (left to right) CWA President, Morton Bahr, Norman Hill, President of the A. Philip Randolph Institute, and Jules Pagano, Vice President of AlL, in front of the Verizon Wireless office building in Washington D.C. during



AMERICAN INCOME LIFE

of over a half century. American Income Life Insurance Company has been meeting union families life insurance needs. We are a leader in the union insurance whet and are cought committed to meeting the needs of union. members through personal ane on-one service and complete Home Olice customer support You can count on AlL to do what it says it will do

SPOTLIGHT

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LABOR DAY

Leslie Gross

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Laura Hellerich

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Joshua Chalom

Danielle Holmes

Bill Johnings

Darren Howard

Mart Platters

James Humphries

Maryland

Rob Boles

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Em Cuptone New York

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Stephen MacDonald

Fric Leak

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North Carolina

Randy Mandell

Bill Sensings

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Colorado

Dric Neal

Jason Mitchell

Sourt Smith

Texts

1Bires

Texas

Sandra Leah

Rachellemarie Koenig

Texas

Clim

Colonda

Eric Ciglione New York

Leroy Hambrick

Teen Williams

Labor Day – A History Lesson

Every year, on the first Monday in September, many us plan our Labor Day festivities. School is about to start, if it hasn't already, and summer is coming to a close, making Labor Day somewhat of a last fling before the fall season.

For many of us in the labor movement, Labor Day is much more than just a last summer fling. For us, Labor Day is a time to honor those who make this country what it is, and to honor the hard work which has gotten us to where we are today. According to the Department of Labor, "Labor Day is the creation of the labor movement and is dedicated to the social and economic achievements of American workers." Knowing this though, we may still be a bit hazy as to the history surrounding this important holiday.

Well, get ready, soe are about to have a history lesson!

Recent research indicates that the labor movement's first manifestation of this day of recognition occurred in 1882. On Tuesday, Sept. 5, 1882, in New York City, the first Labor Day holiday was celebrated. The Central Labor Union planned to have a picnic and demonstrate at the proposal of then secretary, Matthew Maguire. Maguire is noted as saying, "this will exhibit to the public the strength and esprit de corps of trade and labor organizations in our community." From that point on, this celebration grew.

In 1892, the same union members took an unpaid day off and marched around Union Square in support of a labor day holiday. However, it wasn't until 1894 that President Grover Cleveland signed the legislation making Labor Day an offical national holiday. Not to mention, President Cleveland only signed this holiday into effect as an election-year compromise due to the hostile circumstances surrounding the Pullman strike that's another history lesson altogether.

Today, the labor movement still struggles for workers' rights and fair legislation concerning the workers of this country. Labor Day is a time to recognize this struggle, celebrating it with the reverence it deserves. Samuel Gompers, head of the American Federation of Labor, in 1898 called it, "the day for which the toilers in past centuries looked forward, when their rights and their wrongs would be discussed. . .that the workers of our day may not only lay down their tools of labor for a holiday, but upon which they may touch shoulders in marching phalanx and feel the stronger for it."

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INDIVIDUAL PRODUCERS

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Auckland, NZ		Name 1. Mary Ann Gaelic 2. Timothy Cruise	Net ALP \$28,088 24,709	NG*	Rtn 74.2 76.0	MGA Lawrence Hauck Steven Jakubczak	SGA Steve Friedlander Scott Smith
		3, David Wang 4, Concelor Davis 5, James Dattilo 6, Marton Underwood 7, Matthew Wolfanger	22,389 22,312 19,851 19,050 18,302	100	77.4 72.3 68.2 86.0	David Wang Steven Jakubczak James Dattilo Marion Underwood Paul Rumbuc	Scott Smith Scott Smith Marc Zipper Scott Smith Durhon Oldham
3. David Wang	4. Concelor Davis	8. Curl Snow 9. Navarro Simmons	16,913 16,891	80	70,1	Gioria Sanchez Brian Quinn	Jatoft-Foti Geneser-Geneser
Woodridge, IL	Woodridge, IL	10. Anthony Mele 11. Michael Nowak 12. Rusty Jewell	16,806 16,758 16,674	98 88 85		Jim Blanchi Jim Blanchi Rusty Jewell	Durhon Oldham Durhon Oldham Nick Nitkowski
		13. Jean-Marc Louis 14. Matthew Ho	16,310 15,971	96 93 87		Theodore Pappas Roger Fung Terry Sullivan	Eric Giglione Rick Aitig Geneser-Geneser
		15. Terry Sullivan 16. Arnold Iacoviello 17. Nanda Duraisami	15,614 15,166 15,040		80.6 77.9	Israel Pena Bill Hayer	Tom Williams Rick Altig
5. James Dattilo	6. Marlon Underwood	18. Daniel DeGagne 19. Katherine Bachmann 20. Daniel Potilechio	14,894 14,854 14,631	96 100	75.0	Chris Brent Lee Conti David Wang	Rick Altig Eric Giglione Scott Smith
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	Woodridge, II.	YTD Production	Net ALP	NG*	Rtn		1 Time Record to Beat 277,779 Net ALP Marlon Underwood SGA
	ALC	Name * 1. Rusty Jewell	\$203,426	NG* 85		YTD: S MGA Rusty Jewell	277,779 Net ALP Marlon Underwood
7. Matthew Wollinger Rochester, NY	8. Curt Snow Concord, CA	Name 1. Rusty Jawell 2. David Wang 3. Timothy Cruise 4. Marion Underwood 5. Curl Snow	\$203,426 167,513 150,810 133,466 125,882		77.4 76.0 68.2 70.1	MGA MGA Rusty Jewell David Wang Steven Jakubczak Marton Underwood Gioria Sanchez	S277,779 Net ALP Marlon Underwood SGA Nick Nitkowski Scott Smith Scott Smith Scott Smith Jatoff-Foti
	8. Curt Snow	Name 1. Rusty Jowell 2. David Wang 3. Timothy Cruise 4. Marion Underwood 5. Curl Snow 6. James Dattilo 7. Matthew Wolfanger 8. Mary Ann Gaolic	\$203,426 167,513 150,810 133,466 125,882 124,246 119,339 107,307	85	77.4 76.0 68.2	MGA Rusty Jewell David Wang Steven Jakubczak Marton Underwood Gioria Sanchez James Dattilo Paul Rumbuc Lawrence Hauck	SGA Nick Nitkowski Scott Smith Scott Smith Scott Smith Jatofi-Foti Marc Zipper Durben Oldham Steve Friedlander
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Rochester, NY	8 Curt Snow Concord, CA	Name* 1. Rusty Jewell* 2. David Wang* 3. Timothy Cruise* 4. Marion Underwood* 5. Curl Snow* 6. James Dattilo* 7. Matthew Wolfanger* 8. Mary Ann Gaolic* 9. Michael Nowak* 10. Russell Morris* 11. Abdulrazzag Ahmed* 2. Jinzhou Zhao* 3. Robert Ulreich	\$203,426 167,513 150,810 133,466 125,882 124,246 119,339 107,307 102,547 101,128 96,884 96,707 96,704	85	77.4 76.0 68.2 70.1 72.3 86.0 74.2 81.8 73.0 86.2 85.2	MGA Rusty Jewell David Wang Steven Jakubczak Marton Underwood Gioria Sanchez James Dattilo Paul Rumbuc Lawrence Hauck Jim Blanchi Zulfikar Bhukera Rob Hay Roger Johnson	SGA Nick Nitkowski Scott Smith Scott Smith Scott Smith Jatoff-Foti Marc Zipper Durken Oldham Steve Friedlander Durken Oldham Marc Zipper Scott Smith Rick Altig Jatoff-Foti
Rochester, NY 9. Navarro Stamons	8. Curt Snow	Name* 1. Rusty Jewell* 2. David Wang* 3. Timothy Cruise* 4. Marion Underwood* 5. Curl Snow* 6. James Dattilo* 7. Matthew Wolfanger* 8. Mary Ann Gaelic* 9. Michael Nowak* 10. Russell Morris* 11. Abdulrazzaq Ahmed* 2. Jinzhou Zhao* 3. Robert Ulreich* 4. Nanda Duraisami* 5. Jennifer Baron	\$203,426 167,513 150,810 133,466 125,882 124,246 119,339 107,307 102,547 101,128 96,884 96,707 96,704 92,373 92,015	85	77.4 76.0 68.2 70.1 72.3 85.0 74.2 81.8 73.0 86.2 85.2 77.9 75.6	MGA Rusty Jewell David Wang Steven Jakubczak Marton Underwood Gioria Sanchez James Dattilo Paul Rumbuc Lawrence Hauck Jim Bianchi Zulfikar Bhukera Rob Hay Roger Johnson Bill Hayer William Cook	SGA Nick Nitkowski Scott Smith Scott Smith Scott Smith Scott Smith Jatoft-Foti Marc Zipper Durhon Oldham Steve Friedlander Durhon Oldham Marc Zipper Scott Smith Rick Altig Jatoft-Foti Rick Altig Tom Williams
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INDIVIDUAL PRODUCERS

CONTRIBUTIONS

MONETARY DONATIONS

Vlad Basov Agency

- Contributed \$200 to the National Association of Letter Carriers Local 4240 for their golf tournament (see the picture below).
- Donated \$100 to the Alta Miller scholarship fund.
- Gave \$50 to UAW 218 for the United Way.
- Donated \$100 to the PPF 389 scholarship fund.

Tyrone Conard Agency Gave \$1,500 to the NCABA.

Mike Jones Agency

- Donated \$1,500 to sponsor a United Way and labor golf outing.
- Contributed \$500 for door prizes to the United Way and labor golf outing.

Chris La Fond Agency

 Gave \$500 in door prizes to the Pennsylvania AFL-CIO COPE golf tournament.

Shashi Parekh Agency

- Contributed \$100 to the Savannah Labor Day picnic.
- Gave \$175 to the Labor Management Conference.
- Donated \$250 to the South Carolina AFL-CIO.
- Donated \$250 to the AFL-CIO scholarship fund.

Total \$5,225.00

OTHER DONATIONS

Vlad Basov Agency

· Donated ice-cold refreshments and strike support to TWU Local 556.

Tyrone Conard Agency

- Donated food to the Washington, D.C. Metropolitan Labor Council Community Services food bank,
- Offered rally support to UFCW Local 400.

Mike Jones Agency

· Gave 700 lbs. of food to the Toledo Labor food hank.

Chris La Fond Agency

 Contributed 640 lbs. of food to the Greater Washington County food bank.

- Donated 600 lbs. of food to the UMWA Unemployed Miners fund.
- · Sponsored a reception and provided gifts for the Pennsylvania Building Trades Show.

Joseph Manone Agency

 Donated golf tee sets, coolers and beach mats for the IAMAW's 38th golf outing.

Shashi Parekh Agency

· Made a food donation to the Operating Engineers Local 470.

David Zophin Agency

Donated to the Teamster golf outing.





ARE YOU READY FOR A PUIWA?

We are off to Maui, Hawaii for our Six-Months Contest where a gleamering destination and a tropical surprise (puliwa) awaits. Accomodations for the trip will be at the fabulous Fairmont Kea Lani Resort nestled between near-by Polo Beach and the award winning Wailea Golf Club on the southwest side of the big island of Maui,

Once you set foot in this tropical paradise you will definitely feel as though it were actually heaven on earth. This all-suite luxury resort is adorned with tropical greenery, flowers and 22,000 square feet of water features - and the ourside isn't half bad either.

The resort is surrounded by a virtual playground where activities such as snorkeling, kayaking, sailing, windsurfing and sun-bathing occur year-round.

Whatever your interest, you will be pleased you didn't miss this tropical heaven! A pu'iwa awaits you!

THE FAIRMONT KEA LANI/HAWAII STANDINGS

Listed below are the standings for the Six-Months Contest through August 2003.

PR Reps. in Category A: 1. Leo VanDenBussche - 10,380 cards. 2. Joseph Galusha - 8,787 cards. PR Reps. in Category B: 1. Laurie Onasch - 5,787 cards. 2. Malka Arony - 4,869 cards. PR Reps. in Category C: 1. Jenny Williams = 22 groups. 2. Richard Case = 20 groups.

Individual Producers:

150114	TEMPERATE INFORMATION				
1.	Timothy Cruise	\$44,244 in Net ALP	11.	Navarro Simmons	\$30,257 in Net ALP
2	David Wang	\$42,356 in Net ALP	12.	Karen McQuoid	\$30,066 in Net ALP
3	Mary Ann Gaelie	\$40,269 in Net ALP	13.	Gerardo Leon	\$29,968 in Net ALP
4.	Rusty Jewell	\$38,137 in Net ALP	14.	Robert Ulreich	\$29,699 in Net ALP
5,	James Dattilo	\$37,722 in Net ALP	15.	Dimitri Gailit	\$28,611 in Net ALP
ó.	Marlon Underwood	\$35,204 in Net ALP	16,	Gaurang Pandya	\$28,499 in Net ALP
7.	Curt Snow	\$34,785 in Net ALP	17.	Nanda Duraisami	\$28,028 in Net ALP
8.	Matthew Wolfanger	\$34,414 in Net ALP	18.	Michael Nowak	\$27,883 in Net ALP
9.	Terry Sullivan	\$32,428 in Net ALP	19.	Scott Remmey	\$27,624 in Net ALP
10.	Jean Marc Louis	\$31,491 in Net ALP	20.	Anthony Mele	\$27,198 in Net ALP
	1. Mary Ann Gaelic tral Agents:	- \$109,787 in Net ALP.	2. Mic	hael Hardy – \$55,278	In Net ALP
1.		\$113,787 in Net ALP	4.	Stefan Reynolds	\$79,683 in Net ALP
2	Elaina Bosco	\$91,192 in Net ALP	5.	Dorian Oldham	\$79,094 in Net ALP
3.	Chris Hernandez	\$85,258 in Net ALP	6.	Robert Duan	\$78,631 in Net ALP
d a st	er General Agents:				
1.		\$250,551 in Net ALP	4.	Jîm Bianchi	\$218,748 in Net ALP
2	Lawrence Hauck	\$237,284 in Net ALP	5,	Steve Foti	\$198,027 in Net ALP
3.	Steven Greer	\$221,020 in Net ALP	6.	Brian Quinn	\$185,794 in Net ALP
(GA	s: 1. Roger Fung - \$	584,380 in Net ALP. 2.	Rob Ha	ay ~ \$551,694 in Net /	ALP
GA	Category I: 1. Durbs	on Oldham - 53% increa	se. 2. I	Rick Aitig - 20% incre	192.
		Giglione and David Bris			
		id Zophin - 200% increa			increase,

SIX-MONTHS CONTEST

SGA Category IV: 1. Eric Neal - 321% increase. 2. Jim Surace - 138% increase.

SUPERVISING AGENTS

GENERAL AGENTS

	Aichael Hardy rving, TX		A	Aucklark Beord B MITD N	and the second	I. Dus	in Venekamp atał, MN		3. Ekira Boso Fr. Lauderda	ka le, FL		ime Re	-	er, NY 9 Beat		5. Chris Hernande: Woodridge, IL.
					-				August Production		Month: \$1		I TI. EIN	elst Yr.		62 Net ALP Eric Neal
		All Time	Record	to Bea	it j	All Tim	e Record to Beat		Name	tst Yr. Agent	Net ALP	NB	Httm	Agents	MGA	SGA
August Productio	1st Year Agent	Month: \$43,409 Net ALP	1st Yr. Gir NG	Rtn	# 1st Yr Agents	Month: \$50,60	6 Net ALP Chad Roehrs SGA		1. Robert Morrison 2. Stelan Reynolds 3. Elaina Bosco 4. Dorian Oldham 5. Chris Hernandez	\$46,259 45,708 41,015 36,740 34,620	\$46,259 54,586 48,678 46,569 41,247	87 98	74.9 71.4 68.5	12 7 8 4 5	Timothy Simpson Lawrence Hauck William Cook Steven Greer James Beck	Rick Altig Steve Friedlander Tom Williams Durhon Oldham Scott Smith
 Mary Ann Gaelic Michael Hardy Dustin Venekamp Ronald Browning Alfred DelGado 	\$39,962 26,331 20,116 19,675 17,669	\$68,050 33,976 21,850 25,911 20,435	96 97 90 91 97		5 5 4 3 5	Lawrence Hauck Nickolay Gusev Gregory Krier William Cook Erik Graham	Steve Friedlander Vlad Basov Rick Altig Tom Williams David Cohen		6. Kobis Samuels 7. Barry Garelick 8. Robert Dunn 9. Kevin Leonard 10. Brandon Ito	28,956 28,648 27,197 26,019 25,629	40,474 30,841 37,782 49,395 27,931	90 89 91 85 87		2 6 8 4 5	Steven Jakubczak John Baldo Keith Zabrocki Marion Underwood David Iriye	Scott Smith Eric Giglione Marc Morton Scott Smith David Cohen
		All Time	Record	to Bea			e Record to Beat		YTD Production		All T YTD: \$48			o Beat eal	All Time YTD: \$864,620	Record to Beat
TD Production		YTD: \$142,726				-	2 Net ALP Vladimir Opra		Name	tsi Yr. Agent	Net ALP	NG	Rin	Fist Yr. Agents	MGA	SGA
Name	1st Year Agent	Net ALP	NG	Rin	# 1st Yr Agents	MGA	SGA	ž.	* 1. Robert Morrison * 2. Shannon Richardson * 3. Lori Boynton	\$228,757 188,048 186,341	\$228,757 236,568 186,341	87	77.1 68.3	12 5 5	Timothy Simpson Joshua Robinson Sara Beckley	Rick Altig Geneser-Bitman Rick Altig
*1. Mary Ann Gaelic 2. Sara Kambouris 3. Dustin Venekamp 4. Todd Kubes 5. Allan Gilbert	\$134,784 50,396 49,181 47,221 46,265	\$244,627 52,852 79,380 97,867 133,247	96 90 77 81	70.0	5 1 4 1 8	Lawrence Hauck Paul Hall Gregory Krier Sara Beckley Denise Gilbert	Steve Friedlander Rick Altig Rick Altig Rick Altig Scott Smith		 4. Mark Reddington 5. Elaina Bosco 6. Chris Hernandez 7. Kevin Leonard 8. Benjamin Gibbs 9. Jay Mullins 10. Eric Tuttobene 	180,738 180,175 174,025 171,787 171,490 160,585 160,097	224,513 248,086 218,817 263,045 221,079 183,706 228,154	85 79	71.0 74.9 68.5 74.9 74.9	4 8 5 4 2 2 4	Paul Rumbuc William Cook James Beck Marlon Underwood Roland Fletcher Kevin Surles Paul Rumbuc	Durhon Oldham Tom Williams Scott Smith Scott Smith Geneser-Bitman David Zophin Durhon Oldham

Supervising Agent selection guidelines for recognition in the Spotlight are as follows: Must have one First Year Agent coded and meet all production requirements.

General Agent selection guidelines for recognition in the Spotlight are as follows: Must have two First Year Agents coded and meet all production requirements.





LDS

"This was my first attendance at American Income's Leadership Development School and I was blown away at the tremendous resource offered to our Company's leaders. What an incredible opportunity to fine-tune your leadership skills! This was such an engaging learning experience that I can't see how anyone can walk away not being pumped-up to succeed!"

- Brenda Frizzell, AIL's Creative Director of Marketing

Discover Your Leadership Potential

American Income's Leadership Development Seminar is a dynamic, interactive learning experience that no leader should miss.

The Leadership Development Seminar provides information and tools to Managers who want to build their business, and expand their leadership role and abilities. Many of our top SGAs, Managers, Producers and Home Office staff, who have a proven history of success, engage school participants in areas of leadership to provide insight and guidance.

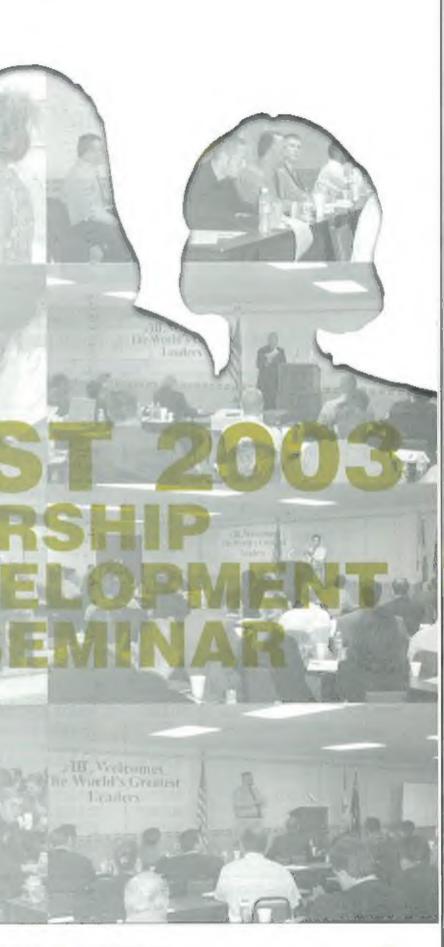
Such topics as Recruiting for Success, Fundamentals of Field Training, Building Your Business, Making the Most of Your Leadership Potential, The Importance of Writing and Maintaining Quality Business, Coaching Your Team to Success, Knowing Your Market, The Importance of Understanding Lead Sources and Maximizing Your Agents' Potential are just a few of the areas covered in the seminars.

LDS also gives Managets a chance to get refocused on growing their Agencies. It allows them to solidify their strengths as leaders and, more importantly, gives them the tools they need to make the most of their potential.

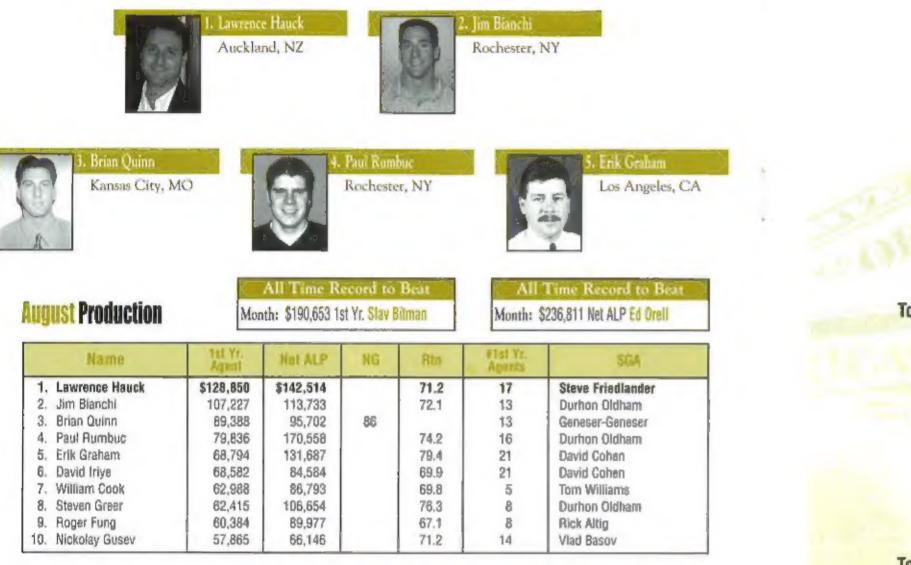
We encourage those who want to take their business to the next level to inform their SGA of their interest in attending a future seminar. Discover your leadership potential and watch your business soar!

The next seminar will be held Jan. 15-17, 2004.





MASTER GENERAL AGENTS



YTD Production

All Time Record to Beat YTD: \$1,705,178 1st Yr, Slav Bitman

All Time Record to Beat YTD: \$2,127,959 Net ALP Paul Rumbuc

	Name	1st Yr. Agent	Net ALP	NG	Rto	Agents	SGA	
۰1.	Paul Rumbuc	\$828,695	\$1,396,617		74.2	16	Ourhon Oldham	
* 2.	Steven Greer	646,778	775,242		76.3	8	Durhon Oldham	
* 3.	Lawrence Hauck	624,764	718,393		71.2	17	Steve Friedlander	
* 4.	David Iriya	536,609	615,218		69.9	21	David Cohen	
* 5.	Jim Blanchi	462,819	559,216		78.3	13	Durhon Oldham	
6.	John Baldo	460,956	547,524		73.0	11	Giglione-Brister	
7.	Steve Foti	402,967	711,544		67.7	12	Jatoft-Foti	
8.	Kevin Khadivian	342,021	550,881		67.8	16	Scott Smith	
9.	Bill Hayer	341,315	369,938		71.4	10	Rick Altig	
10.	Erik Graham	336,948	725,430		79.4	21	David Cohen	

Master General Agent selection guidelines for recognition in the Spatilight are as follows. Must have four First Year Agents coded and meet all production requirements.

\$Show Me the Money\$ Retention Bonus*

Qualifier

Mary Ann Gaelic David Wang **Timothy Cruise** Matthew Wolfanger **James Dattilo** Marion Underwood Arnold lacoviello Nanda Duraisami Robert Ulreich Curt Snow

Steve F Scott Si Scott Si Durhon Marc Zi Scott Se Tom W **Rick Alt** Jatoft-F Jatoft-Foti

SGA

SGA

Total Retention Bonus Paid Out: \$441,763.20 411 Producers Qualified

Qualifier

Jim Bianchi Lawrence Hauck Steven Green Brian Quinn Steve Jakubczak David Irive **Roger Fung** Bill Cook Paul Rumbuc Melanie Cohen

Qualifier

Rona Pileogi Spano

Leo VanDenBussche

Joseph Galusha

Laurie Onasch

Robin Andrade

Brenda DiSomma Susan Fuldauer

Parminder Sihota

George Farenthold

David Blaisdeli

Total Leadership Bonus Paid Out: \$144,335.20 77 Managers Qualified

PR Bonus*

SGA

Scott S Durho **Rick A** Joseph Giallon Eric Gi Mark H Rick A **Rick A** Durhor

Total PR Bonus Paid Out: \$29,717.16 39 PR Reps Qualified

* Only the top ten qualifiers in each bonus category are shown. A full list of bonus qualifiers is provided on the inserts accompanying this magazine.

BONUS PAGE

riedlander	
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mith	
Oldham	
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mith	
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Foti	
Ceti .	

Bonus Amount

\$4,775.11
54 253 99
\$4,200.56
\$3.660.47
\$3,374.83
\$3.048.13
\$2,881.70
\$2,857.73
\$2.820.11
\$2,706.20

Leadership Bonus*

Durhon Oldham Steve Friedlander **Durhon Oldham** Geneser-Geneser Scott Smith **David Cohen Rick Altia** Tom Williams **Durhon Oldham Giglione-Brister**

Banus Amount

\$10	495.80
\$10	137.46
\$8	299.93
\$7	124.37
\$5	863.87
\$5	531.18
\$5	331.53
\$4	715.72
\$4	168.12
\$4	092 69

Bonus Amount

\$2.840.58 \$2,495.32 \$2,148,12 \$1,978.13 \$1.542.60 \$1,377.97 \$1,255.00 \$1,195.68 \$961.45 \$956.44

PRODUCER INTERVIEWS

Company Leaders Producers One on One

Many people and experts can offer advice on leadership, but no advice is as valuable as that which comes from your peers. Your peers are an excellent source of information. They have been there, done that, so to speak, and will often times let you know what works and what doesn't. Let's take a look at what these two outstanding MGAs had to say about leadership and being leaders in their Agencies.



Marc Rosen

Master General Agent

Eric Giglione Agency February 2003 LDS Attendee

"At 18, I realized school wasn't for me. Therefore, I did what all my friends were doing. I became a stock broker. I was on top of the world. However, I was working long hours and working weekends every other weekend.

Looking for a chaoge, I found myself pursuing a career in the restaurant business – big mistake. In making this life-changing mistake, I realized I had not only given up something I was really good at, but I also lost everything I had gained.

Not wanting to go back to long brokerage hours and just coming out of a low point in my life, I found AlL.

I started out as an individual Producer, but I wanted more – I wanted an opportunity to rebound and shine. However, I found the step-up from Producer to Manager a hard transition to make. I knew it would take a lot of time, dedication, reading and guidance to blaze this Management path.

The guidance came in the form of my SGA, the dedication came from me and the opportunity materialized at the Leadership Development Seminar.

LDS not only gave me the confidence to be a successful Manager, but it gave me the know how. I learned about recruiting, developing Mabagers, keeping my Producers motivated and how to bridge these components to ensure my success.

American Income has always provided the tools every Producer needs to be successful in this Company, starting with teaching us the Importance of recruiting and showing us how to think outside the box. Eric Giglione, my SGA and mentor, has also shown me what it takes to raise the bar. All these things are essential to becoming a leader, and belpful when you are in a position to help others succeed as well,"

Rusty Jewell

Master General Agent Nick Nitkowski Agency August 2003 LDS Attendee



"I have dabbled in insurance for about 12 years now. My background is actually the cemetary/funeral home business. I was looking to get back into regular insurance and I came to know about American Income by way of an insurance class when I first moved to Louisiana. After that, I met with Nick. There was an instant vibe. He explained there were no limits as to how big I could grow my business. That Is what I was looking for, and that is what I needed.

I believe desire, leadership and setting personal goals have allowed me to get where I am with American Income. However, arrending the Leadership Development Seminar really helped to hone my skills as a Manager.

LDS offers a wealth of information which allows for a better understanding of the task at hand – becoming a leader and developing leaders. The school provides you with an understanding of the systems that will ultimately make the difference when it comes to succeeding in this area.

In this industry, it is important to relate with the families to whom you are selling, always looking at each situation from both sides and preparing families for the worst case scenario, 1 arm a family oriented individual who is excited about what 1 am doing each and every day, and 1 always try to exude these qualities at all times.

LDS not only talks about this very attitude but they give you the tools to help you develop the right attitude as well as provide you with the knowledge to create the right culture within your Agencies.

The Leadership Development Seminar allowed me to re-affirm my opportunity with American Income, and has motivated me to be the best at what I am doing."

PRODUCER TIPS

Common Issues Regarding Reopens and Reinstatements

A reopen means there was never a premium applied to an application. This usually happens because the application was withdrawn (WTH), incompleted (INC) or not taken (NTO) before the policy was issued. Another possibility is the policy was issued then cancelled and all premiums refunded or the new business check was returned unpaid. Check CAS and, if the issue-date and the paid-to-date are the same, it is a reopen.

Reopens are handled by Policy Issue (PI), and checks or money orders for reopens must be sent directly to this department. Reopens are given the same priority as new business applications since advance and production rules apply to both.

Advances are charged back on these cases, but, when reopened, they are eligible for another advance.

It is important to remember a *reopen* is not a *reinstatement* and should not be included on a reinstatement transmittal. If you include a reopen on a reinstatement transmittal, it will be routed to Policy Owner Services (POS) which will cause a delay in getting the request to the proper department – Policy Issue.

A *Reinstatement* means premiums were paid, but, for some reason, the payments were stopped and the policy lapsed. When looking on CAS, the paid-to-date and the issue-date will be different. Reinstatements must be on a reinstatement transmittal and must be sent to POS.

Advances are not paid on reinstatements.

If you have a problem remembering which department handles a *reopen* or a *reinstatement*, check CAS. If the issue-date is the same as the paid-to-date, the request should go to PI. If the issue-date and the paid-to-date are different, the request should go to POS.

Remember, if a request is sent to the wrong department, there will be delays.

Are you confused as to what department to send a request to reinstate, reopen or recode?

Improper routing costs all of us time. Delays can happen when the wrong department receives a request and has to decide where to send it next.

The most common form of improper routing occurs when correspondence is not labeled and received in a large FedEx package.

To insure proper routing, please clearly mark where each item is to be sent.

Here is a quick guide of which departments to route requests:

- Reinstatements go to POS.
- Reopens, COD's, and Amendments go to Pl. Please remember to use the red Pl envelope for these items.
- New business applications also go to Policy Issue.
- Recodes of pending policies go to PI. All other recodes should be routed to POS.

Please help us speed up the request process by sending them to the correct department.



Category I		AUGU	DUCTION	YEAR TO DATE PRODUCTION						
SGA	1st Yr Agent	Standard	% 01 Stdrd	Net ALP	HG	Rhe	1al Yr Agent	Standard	% Of Stdrd	Net ALP
Geneser-Geneser	\$250,475	\$123,600	203	\$296,707	79	-	\$1,976,726	\$988,800	200	\$2,485,459
Durhon Oldham	308,651	164,400	188	482,595		74.9	1,979,874	832,800	238	2,805,925
Rick Altig	1,061,097	596.400	178	1,561.650		68.6	7.203.055	4,771,200	151	11,497,736
Vlad Basov	156,364	123,600	127	202.655		67.9	1,041,130	988,800	105	1,458,755
David Cohen	233,667	192.000	122	367.970		72.0	1.512.542	1,536.000		2,479.629
Scott Smith	307,200	276,000	111	553,178		68.0	2,452,790	2,208,000	111	4 669 781



Category II	AUGUST PRODUCTION						YEAR TO DATE PRODUCTION				
SGA	1st Yr Agent	Standard	% Of Stdrd	Net ALP	NG	Rin	tst Yr Agent	Standard	% Of Stdrd	Net ALP	
Giglione-Brister	\$185,775	\$96,000	194	\$215,938		74.1	\$1,363,020	\$768,000	177	\$1,493,587	
Tom Williams	117,013	84,000	139	93,173		68.9	682,968	672.000	102	1,446.769	



Category III		AUGU	ST PRO	YEAR TO DATE PRODUCTION						
SGA	1st Yr Agent	Standard	% Of Størd	Net ALP	NG	Rla	1st Yr Agent	Standard	% Of Stdrd	Net ALP
David Zophin	\$104,915	\$68,400	153	\$120,013	-	80.1	\$512,799	\$547,200		\$739,703
Joseph Manone	77,913	68,400	114	177,529		73.1	521,029	547,200		1,232,962
Marc Morton	72,331	68,400	106	121,311		70.4	708,068	547,200	129	1,101,650



Category IV		AUGUST PRODUCTION				YEAR TO DATE PRODUCTION			CTION	
SGA	1st Yr Agent	Standard	% OI Stdrd	Nat ALP	NG	Ata	1st Yr Agent	Standard	% Of Stdrd	Net ALP
Steve Friedlander	\$168,077	\$56,400	298	\$210,013		71.7	\$950,522	\$451,200	211	\$1,238,981
Bill Jennings	97,350	56,400	173	118,626		69.0	746,212	451,200	165	1,011.358
Enc Neal	77,918	56,400	138	96,019		67.2	403,371	451,200		535,000
Gleb Ostrovsky	75,201	56,400	133	97,687	98		125,468	112,800	111	161,154



Category VI	AUGUST PRODUCTION					YEAR TO DATE PRODUCTION				
SGA	1st Yr Agent	Standard	% Of Stdird	Net ALP	NG	Rtn	1st Yr Agent	Standard	% OI Sterd	Net ALF
Chris Wittenbach	\$34,350	\$12,000	286	\$33,932	97		\$34,350	\$12,000	286	\$33,932

STATE GENERAL AGENTS

LABOR ADVISORY BOARD Welcome to the Board



Hugh Walsh began his career with the Ohio Bell Telephone Company in 1965. He became a steward that same year, and later served as ch of steward vice president and three terms as president of Communications Workers Local 430.

In 1983, Hugh was appointed the administrator of labor relations for Ohio by Governor Celeste and given the responsibility to oversee the development of the Ohio State Conective Bargalaung Bill for Public Workers. The bill was passed and became law on April 1, 1984 bringing collective bargaining and organ zing rights to Ohio public employees.

Hagh was appointed as functime staff with CWA on Feb. 1. 984 and worked in this capacity in both Ohio and Wisconsin. He became the administrative assistant to the vice president of CWA District 4 in 1990, responsibile for Indiana, Ilanois and Wisconsin, representing more than 700 contracts and 24,000 n on members.

INTRODUCING.

Hugh Walsh Assistant Vice President o AlL & Assistant Executive Director LAB

In 1994, Hugh was assigned to Washington, D.C. by CWA

President, Morton Babr, to serve as his administrative assistant During this time, Hugh wrote CWA's first training manual for teaching union chief negotiators how to bargain first contracts.

On July 1, 1999, he was promoted to assistant to the president and assumed responsibility for Human Resources, AFL/CIO coordination, convention coordinator, CWA s charities, Union Privilege and, also, became executive director of the CWA Joe Berne Scholarship Fund. On April 1, 2000, he took on the position of political director

On Jon. 2, 2003, High retired from UWA, after 38 years of service, and on Jan. 6, he accepted a position with American-Income Life as assistant vice president, assistant executive director of AlL's Labor Advisory Board.

LABOR ADVISORY BOARD MEMBERS

Paul Almeida, President Dept for Prof Employees Stuart Appelbaum, President RWD Union/UFCW Morton Bahr, President CWA Dave Barrett, Former Premier Province of British Commbin Theodore Bikel, President AAAA William Burrus, President APW Union Sam Cabral, President Int I Union of Pouce Assoc Doug Dority, President JPCW John Dougherty, President OPCM Int | Association Geraid Feder, LAB Secretary Feder and Associates Edward Fire, President Int I Upton of EESMFW/CWA M.A Mac Fleming, President Brotherhood of MWE Patricia Friend, President

Int I CWUC/UFCW James Gragan, Jr., Gon. Pees. Int I Assoc of HELAW Don Hahs, Int I President BLE Sonny Hall, President TWUA lames Hotfa, General President Int | Botherhoud of Teamsters Joseph Hunt, General President Jules Pagano, Exec. Director Int LABOR of BSORIW Frank Hust, Int I President BCTWOMU Gloria Johnson, President CLUW Charles Jones, Int l President Int | Brotherhood of BISBBFH Gregory Junemann, Int | Pres. Int | Federation of PTE George Kourpias, President ARA AFL-CIO Thomas F. Lee, President AFM of the U.S. and Canada William Lucy, Sec-Treasurer AFSCME

Larry Gragaire, President

Leon Lynch, Vice President USA. Martin Maddaloni, Gen. Pres-UAIAPPE Hon. Ray Marshall Former US Secretary of Labor Terry O Sullivan, President LIUNA Oscar Owens, Sec-Treasurer Amalgamated Transit Union All Labor Advisory Board W. Dan Pickett, President 8RS Civde Rivers, Assoc. President CSEA Cecil Roberts, President UMWA Milton Rosado, President LCLAA Michael Sacco, President SIL Robert Scardelletti, Int'l Pres. TCIU Harold Schnitberger, President LAFE

Edward C. Sullivan, President BCT Department Michael Sullivan, Gen. Pres-SMWA John Sweeney, President AFLCIO. George Tedeschi, President GCIU Richard Trumka, Sec-Treas. AFL-CIO Tim Tuttle, President AFGWU Gene Upshaw, President FPA Hugh Walsh, Asst. Exec. Dir All Labor Advisory Board Don Wharton, Gen. Sec.-Treas. **JAMAW** Donald Wightman, President UW/UA James Williams, Gen. President IUPAT Boyd Young, President PACE Int Union Hon. Speaker Jim Wright, Honorary Member of LAB

Union-Industries Show 2003

The AFL-CIO Union-Industries Show highlights the skills and services of union workers throughout American industries. This show combines the public an "open-house" environment with a "behind-the-scenes" peak into organized labor. It also demonstrates the many ways labor and management work together for their mutual benefit. "Progression through cooperation" is the idea behind this interactive show.

The Union-Industries Show showcases hundreds of exhibits and live demonstrations displaying features of the latest technology and union craftmanship. Exhibitors include the AFL-CIO national and international unions, corporations whose products and services are produced by union workers, government agencies and community service organizations. Skilled union workers man each exhibit offering a learning experience for all visitors.

American Income was included in the 2003 show held May 2-5, 2003 at the Lawrence Convention Center in Pittsburgh, Pennsylvania. More than 200,000 visitors entered this 236,900 square-foot venue to look at the latest union-made innovations.



SPOTE G IT SEPTEMBER 2003 . WWW AIL PER OM

AFA

PR NEWS

Buy Union

The UL&S I'D dat base is currently updating its online catalog of union made "do hay lists "

This apdate will provide union-conscious consumers. a place to look for un entr endly vendors.

This update has been made pessible through "Project I n on-Made, 'a ollaborati va octween ULSTD and the Labor Relations and Research Center at the University of Massachusetts in Amnerst

Information regarding this project will be distributed via mail and other nonunion media. Links will be provided on both the American Income (ailife com) and National Income (nilife.com) Web sites as soon as the lists are made available.

PR RFPRESENTATIVES

PR REPRESENTATIVES

					ALL IST	Productic	CHI
•	-				Manager		
				1.	Debbie Enstedt	20,773	Rick Altig
	Debbie Enstedt			2.1	George Farenthold	6.039	Durbon Oidham
A.	Winn peg, MB			3.	Malka Arony	4.509	Sleve Hartman
				F	R Card Pr Month: 18,960 card	ds Anthony	Gentr
				_			,
-					inenry Association	-	
					Brenda DiSomina	5,658	Eric Giglione
					Rona Pileggi Spano	5 476	Scott Sm th
	Brenda DiSomma	Rona Pil	eggi Spano		Joseph Galusha	3 240	Durhon Oldham
14	Ed.son, NJ	Woodrid			Shannon Walker	3 225	Rick Altig
-7		1 - I		5. (George Farenthold	3 120	Durkon Oldham
10						-	
				-	Malka Arony	3,329	Steve Hartman
				2. 1	Laurie Onasch	3.188	Marione & Allig
			3	3. (Anne Bowyer	2 705	Akers & Altig
				4.1	Irene Rurycz	2 113	James Surace
			e.	5. 1	William Verbeten	1,988	Joseph Manone
	Malka Arony Phoenox, AZ	Laurie O Menomo	nee Falls, WI		Month: 125 groups		
				1.1	Richard Case	12	James Surace
				2.	Shannon Walker	9	Rick Altig
				2.	Jenny Williams	Ĝ	Rick Altig
	Richard Case	Shannon	Walkas		Malka Arony	8	Steve Hartman
	North Royalton, OH	Portland		3 :	Susan Fuldauer	8	Mark Hancock
1				Calegor	ry A = SGA categories one au res. Public Relations Manag tion requirements	nd two. Catego jer selection gu	ory B = SGA categories () idelines for recognition i

47D	Prod	UCI	10N
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		<u>×</u>	(المتشاع
*1	Debbie Enstedi	170,461	Rick Altig
*2	George Farentho d	36,463	Durhon O dham
3	Richard Meshu am	33 140	David Cohen

YTD: 61,879 cards Denise Bowyer

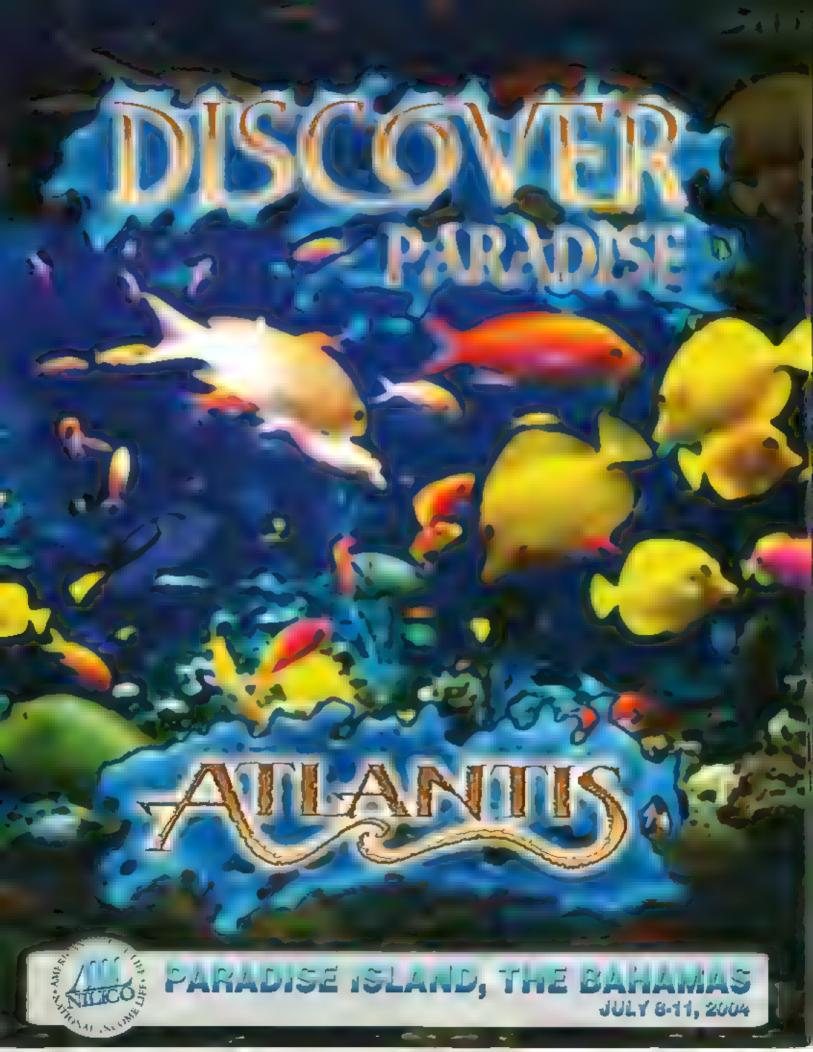
Category Add	No. Canis	
*1. Rona Pileggi Spano	32,363	Scott Smith
*2 Brenda DiSomma 🔑	25 924	Eric Giglione
*3. R chard Meshulam	19 994	David Cohen
4. Joseph Galusha	18 940	Duchon Ordham
5 A. Wall	18 736	Joshua Chalom

B	stegary it.	No Barde	
*1.	Laurie Onasch	18,404	Manone & Altig
*2	Ma ka Arony	15 695	Steve Hartman
*3.	John Wilkinson	14 214	Geneser-8 Iman
4	Irene Rurycz	11 998	James Surace
5	Brenda Swecker	11 314	Chris La Fond

YTD: 514 groups Darrell Dorey

Category Category	Groups	
*1. Kenneth Altızar	60	Marc Morton
*2 Richard Case	59	James Surace
*3. Jenny Williams	57	Rick Altig
4 Becky Cutier	56	Br Jennings
5 Donald Spohn	54	Marc Morton

3 = SGA categories three four, five and six. Category C = Top number of group credits signed from all SGA interface for recognition in the Spatight are as follows. Must have two PR Representatives coded and meet all.



PR BONUS

Qualifiers

Rona Pileggi Spann	\$2.840.58
Joseph Galustin	\$2.495.32
Las VanDenBussche	\$2,148.12
Laurie Onesch	\$1,978,13
Robin Andrade	\$1.542.60
Brenda DiSomma	\$1,377.97
Susan Fuldaver	\$1,255.00
Parminder Sihota	\$1,195.68
Devid Malsdell	\$961.45
George Parenthold	\$958.44
Shannon Walker	\$884.38
Astro-Bowyer	\$781.00
Becky Culter	\$711,81
Maria Soljan	\$695.28
John Wilkinson	\$692.60
Maika Arony	\$686.16
Robin Denham	\$674.40
Dene Rusysz	\$651.54
Richard Case	\$630.60
Jacqueline deVooght	\$549_77
Frances Christin	\$523.93
Cheryl Cook	\$461.01
Jenny Williams	\$460.24
Erica Dalager	\$452,41
Jaime Midlbo	\$428,06
Mark Gagliardi	\$374.06
Brenda Swecker	\$372,60
Vivian Dwyer	\$353.00
Robert Dalley	\$286.46
Williem Verhelen	\$252.49
Kemi-Ann Tumbarnib	\$262.08
ALWEI	\$240.89
Jahre Malina	\$229.23
Susan Kelleher	\$206.45
Susan Richards	\$194.18
Janna Khichoyan	\$190.36
Gabriella Kietz	\$188.87
James Tasker	\$185.12



AUGUST

\$29,360.87

LEADERSHIP BONUS

\$10,495.80

Lawrence Hanck

\$10,137.46

\$8,299.93

Column Dates \$7.124.37

Sleve Jakuht rak \$5,863.87

Sivid Ince. \$5.531.18

Noter Forg \$5.331.53

COUL \$4.715.72

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Acri Bpare \$2,586.09

Jason Mollo \$2,562.94

\$2,482.36

Theodore Pagetas \$2.417.65

Vedran Pipinip \$2,386.12

Jason Schlomann \$2,108.81

Williams Health \$2.099.63

\$1.964.73

\$1,938.71

Grendry Kniet \$1.915.68

\$1.887.10

\$1.865.42 David Mah

\$1,847.90 Adam Niss

\$1,799.40

Francisco Perez \$1.746.25

Riccly Jawell

\$1.622.56

August Bonus Qualifiers

Jonas Oldiam \$1,317.54

a chasi i homas \$1,222.41 LINCH MERCH AN

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K Dee Sammer \$1,112.97

Gren Partier

\$1,101.29 Stefan Reynolds

\$973.33

Steve Foll \$955.87

Michelle Mittelic \$926.10

Altree D'Canala \$916.79

\$912.49

Michael Browberts \$894.30

Elimitge Hayden-\$855 58

\$831.03

Michael Kolasa \$826.74

Tim Sim

\$822.18

Seith Zabroczi \$765.98

Total \$144,335.20

Brian Fotevich \$718.46

Ronald Smwninn \$677.49 Caras Monroe

\$669.30 Michael Hardy

\$641.82 Oussin Venekanin

\$638.56

Jason Anderson \$498.71

Mochel Glubs \$477.28

Greatery Stard \$455.08

Elama Bosto \$443.31

Streen Forbes \$378.06

Jerald Muhammad \$367.09

\$357.72

Micliael Rondean \$351.68

Brian Reidy

Matthew Wellanger

Jason Richardson \$300.14

Eric Hoen \$297.06

Stephen Flecker \$297.03

Lisa Donoghue \$287.45

Yaacov Rosenhey \$285.71

Lori Boyolon \$280.82

Jan-Pag Dow \$277.81

HUGGTE WINDI \$276.95

Maurice Drivies. \$276.84

Joseph Cassin \$274.07

David Samalin \$270.50

Victor Division \$196.64

Hat Herman \$100.31

\$325.76

\$320.76

Scott Georger \$315.76

RETENTION BONUS

GUQUFIER

Hary Ann Gastic David Wang **Finiathy Cruise** Matchew Wollanger james Dattilu Marion Underwood Arnold factorillo Randa Buraisami Robert Ulreich Curt Snow Concelor Davis Scott Remander Hickord Picking Daniel Pahlerlun Typone Hernandez tination 2040 Paula Cooper Barry Deardorll Gaurang Pandya Badd Titorstinh Benjamin Mancillas kandy tiens Judi Cantenzad David Ballard Kobina Sekyi Douglas Tigby Navarte Swimmens. **Jothony Hels Hichsel Novak** Musty Jewell John HcGrath Jean-Nare Louis Andrew Fike Marchew Ho Abdulraszag Ahrtied Hark Bleifer ferry Sullivan-Heriveblo Pereira Lawrence Tenanssee Michael Latacene Artikur Caster Dennis Huth Douglas, Baukneicht Ronald Marx Nike Cameroe Daniel DeGagees Freeh Saligal Natherine Sacimann fanniler Baros Tima Any-Wilks Gerardo Lybh Ral Herman Nohammed Gam Harpreit Geiral Robert Dunn Tara Gerhards Kobie Samuels Hymu: Kapp **Anhard Olymp** Lance Browsh Imelin Hane Restall Horris Tony Sution Dennis Pochren Peper Adias Dale Cheney Wanda Hill Karl White Alan Talimaziat

C EXCT Steve Feindiander Som Smith Sort Smith Deahan aldham Nart Tipper Score Spirith Turti Millinetty Rick Aluz Apenil-Foo Jacob - Fora Scort Smith Enc Gigliote Lunit. Fati Scott Smith David Cohen Bick Alpig Rich Allig Eric Gigliane joshya Chulom David Collen Journh Hanona General Bioman Oavid Colum Letals-Feb Joseph Hanona Indust Cludom Generale-Genetics During Oslbart Durhon Oldham Nick Nickowsky lack Alter In Gillion Williams-Wallans **lick Altig** Score Smith Gary Hore Geneuer-Geneter Jarofi-Fori Scold Schuch Durliun Okthum David Cohen lick Altic Rick Altin David Collen Steve Friedlander lick Allig Joshua Chaleen Enc fullione Iom Williams **Nick Allin** Ylad Batov Ourlion Oliffiam Lick Albir Jick Alter Marc Novion lick Albr Score Smith Nick Nickowsky Lene Vents David Colien Giglione-Bristy Мате Дорен General-Geneter Jamies Sarace Gleb Bauwsier Altog-Hurtyn **Rick Albig**

OUALIFIER David Ladview Name Hoale

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Amanda Pfinan

Robert Franzel

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James Logan

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William Saulies

Joseph Courses

Robert Cosprove

Beather Madenia

David Alphoeso

Lefie Tahr

Binne Carries

Sarah Landgree

Frank Sommers

Tobias (enking

Karos kavista

Noter Gara

Christopher Fare

Ryan Gilegie

früm Schrötter

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Julie Wells

Bare Caballera

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Travis Tandebergiet

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lick Jung Inc. fee list Mar **Bric Heal** Ration Schwartzberg Nich Mile bas-Ranet Besmannet. Tel Law brais-free hid: this Not Not **lid: Niz** Latals-Fee Latelt-Tell **Tonald Friedlander** lid: Alig lick Mire. dict 4ing lick Mile Schard Zeschutzler Leandrew Alexander

AGENCY In Milant David Lights. David Justin Ere Giffere jesha Galen Eric Gigliour Ban Meneri Darius Gidtans Jacob Hanore lik üğer State Swith Burbon Oldham Mig-Brienc Ins Williams **Sources** David Taphis field Manufeld **Durben Oldhami** David Ephre Gara More Dand Cohrs Batt Baners Gebore-Britter General-Generics Derlett (Hillstein Darlies Okihura David Coles Hare Deper Serve Hartenan Generics-Banas En Gifter **Babert Baghts** liebert finite **David Ethra** General-General Hare Lapper joseph Hanne Hare Lipper Gelane-Brine fill features lid likesia Course Status Ein Gefinne General-Briman **Durings Oldham** Lane Witzenbach figine lesse General-General lick Allig Durhen Gidbam The laser **Lix Gylen** lick Halensla

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AREMON

ABENCY	
What Baser	\$1,139,71
Tom Williams	\$1,124.03
lick Alig	\$1,118.08
General-Bilman	\$1,112.33
David Colten	\$1,105.40
Rede Hanslield	\$1,105 38
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Eric Giglione	\$1,100.67 \$1,100.30
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Rick Alting	\$1,034.10
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Giglione-Drister	\$1,074.45
Rick Ming	\$1,074.24
David Lahen	\$1.070.61
Durine Oldham	\$1,068.83
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Biff Jennings	51,067.61
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David Colice	\$1.043.65
Harb Hancorb	\$1,067.48
Nick Adding	\$1,044,90
Durhen Öldharts	\$1.043.22
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Steve Friedlander	51,041.65
Dallion Olifham	\$1.040.38
Wad Baser	\$1,034,49
Derhon Olstani	\$4,013.74
Score Sanith	\$1,029,11
Nick Alting	\$1,628,88
His Hancock	\$1,027.84
Hare Eipper	\$1,026.90
Scott Smith	\$1,073.69
Eric Engloente	\$1,023,63
Eric Heal Kirk Alba	51,022.70
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Rick Alley	\$1.015.06
Enr Giglione	\$1,012.17
Nick Alwg	\$1,012.08
Allig-Orlovic	\$1,007.94
Rick Altig	\$1,005.99
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Jearph Hanonr	\$1,003.50
Score Serveli	\$1,001.61
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Turnes Oldham	\$186.22
Kamen Kouladu	5981.18
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Mark Bastech	\$958.25
Bitt Jymmings	\$914.56
Nast Tipper	5934.53
Kyvan Pawłowski	\$923.89 \$919.29
Geneser-Genetitt Had Basov	\$919.12
Gary Bleet	\$917.94

RETENTION BONUS

OUALIFIER

RENCY

Patrick Fowler kyan Sinkfield Nancy Parker Melic Fadel Phineas Bresee john Boozer Frank Shilly Nichael Eubella Dominick Leone Nartin Waynide Kendra Koberts Adam Cruts Michael Johnston Samtari Adhininsi john Maran Andalla Sala Andre Abramovich David Lawrood Tracy linguit Nichael Hudses Michael Goddurd Neg Christopher Abraham Feminoli Craig Nugara Cal Thurby Jereme Filotte James Stallings Gary Church Oustin Miller Lawrence Turk Orborah Figner Andrea johnson **Howard Wilson** Alexha Ferreira Angela Schulaubelt William Guillord Ronald Cook Highgel Jeske Alfred Branner Leroy Hambrick David Thompson Lons Null Joseph Larsen Nichael Beck Amber Cummiser Warne Takata Sciet Georgei Thomas Conglig Mike Delano Namey Nurlo Nichael Rome Harold Buck Ronald Gurney Juan Takila Kevin Leonard Kentos Blandford William Thompson innes the Bradley Hulak Michel Gobbs Christs Hopton **Renald Cashey** Bridget Bulloch Nichard Hiller Joe Mackman General Teltus Dana Haslett Samer Akouri Steven Strong

HECHLI
Rick Maig
Rick Ming
Giglions-Brister
Aude Alling
Bill Tenning
Williams Williams
Eric Giglione
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Gleb Ostravsky
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Nick Nickowski
David Colses
Durhoe Oldham
Neth Alling Williams
Net Altig
Net Alug
Scots Smith
Genetic-Bioman
Yiad Basev
jardie-feer
Jack Alty
Enc Gigbone
fatule-loci
Birk Alng
Scene Eriedlunder Guy Roselle
Marin Hancech
David Japhin
Geneger-Geneser
Generer-Brenan
faicht-Buti
Tom Wilkamer
Genegur-Buienan
Erec Giglione
Rick Albig
Geneser-Ganaser Nick Alby
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Durhan Didham
Altig-Orlowic
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Nide Nithmesto
Durhon Cidham
Scott Smith
Score Smith
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Durhon Oldham
Durhon Oldham
Fric Gigkone
Vlad Basow
Bill Jennings
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ACENET

Sach Ladada Joseph Hatne Fiere Saubanat. Dends Danses Hatthew Evers Kappiegs D'Senza **Hichael Smeltic** Spence Helinam Allan (rystal John Sprest tre Throes fessica tim **Departh Hofma Hady Darkin** tre Schorabalm Resident Level Cristina Siman heat Casside iks Kabahir lidari (anta Rawrand Grief Mana Stadawill Staten Perstä Japs Tentr **Jachel Artsus** Europ Ann Hackbarth Méren Level jene healer. **Nachelle Knemig** Lee Conte Price Linksh Darles Franie Louis Report Des Deline Care Las Christopher Clark Daniel Regptro farghen Barber David Hell Emi Sarran feine Quine Report Horze Refer Associate **Neberta Reshee** Edward Innes Ingrid Real Danel Cashell Jerry Operation Ramps Guingers Richard Zuise Films Lover James Whittington Indert Ward **Incell Graham** Doed Wilson Interca Duranado Hash White Tera Gast Hickael Randeau Chais Verrstein Im Flear lase Improvide Inter Stelgrass dan dan Adamy Herman Patrick Toyland Drev Bagers Lagan Britt Louis Costa

General General lick Harpfield lid: illiz **Fric Golder** lick Alba Jaha Oulen Judga Clolen lick this Scott Smith Mal Date lick Mig Ravel Cohen Jatelt-Fee Janiel Zantin Scott Smith Williams, Williams Gefene-brister Eighene-Brister jetha Gultan till Jonings **Lik Gidine** Steel Hartman Jatait-Rei hid Hog hick Allig No life Williams-Williams Enc Giglione Lic Geime lid Big hid Alig Durhos Oldham Inter Williams frere Briedlander **Babeys Smith** lid Hig Eric Giglions Bobers Hughes General General Story Inchanter General-General lid die lid No. lid. Mig. General Million lich ficherste **lab liefes** link Hby Lanus Facan Durings (Liftigen lid Abg Rent Pauloushi General Status Gefore-Briver See friedlander Ravel Joshua Steve friedlander Source Seeking fügbene-lirister Ahig-Hartys Jeshia Oslam Han Humor Giffiere-Briger Seve friedlander Justus Challers David Juplin Nich Nichausla lick Aller Eic Galone

\$683.61 \$681.04 5682.04 1680-10 5680 31 \$679.68 5679.14 5678.68 \$475.05 147) ±0 \$671.82 5887.87 \$444.33 5165.91 \$445.72 1224 30 5443.78 \$440.30 \$455.30 \$85335 \$452.46 5653.07 5451.27 5449.92 5649.56 1647.49 146.13 \$160.29 \$840.26 \$837.11 3435.30 \$635.87 \$612.55 3432.40 \$61.62 1679.34 \$628.56 \$622.02 \$672.73 \$677.14 \$622.11 5677.08 \$621,84 5620.88 \$670.55 5518.66 5681.42 5411.83 5417.76 \$414.17 \$\$11.29 \$612.99 5411.79 \$612.19 5669.30 \$609.03 \$609.03 \$407.74 \$60751 \$607.25 \$40711 \$696.27 \$604.95 1604.09 \$604.81 140150 \$402.94 \$602.91 \$681.95

DUAL FIER

Alvonda Ana Joseph Seegen Donna Hawse Brian Havioribanks Iolanta Ladurane Barkura Southard Robert Descan Durnien Janes Leske Gross Terroria Hainpworth john Ralpery koger Beauken Scon Nachullen Reisten Huffman kyan Kahaney Desistera Dimitrova Haser Alsweity joha Thomas Ck Lueker Sidney Tephan Robbers Adriagoues David Pageaga jeseth Hemig GIREOFY DIANE Share Laffreet Landy Lyoner Loc Guinn Darren Houarê Allen Green Shuner Pierre Lawrence Gronza Cammin Sinimat Amanda Noore David Matter **Locald Hanth** Draw Genzales Christopher Tamatata Herace Joinson Freedown Shahabuharib David Yang Jetanty Lettike Gilbert Franklin Doos Mark Thomas Motatica Setan Dectorun tay Lupeikis Rich Hellett Las Some Steven Sequeira Geolicey Mills Johns Dutley Chad Hamilton **Rosald Kastner** Thomas O'Howe Kirk Clarke Som Galardone Dennis Veral John Golar Douglas Coone Adea Sheeman John Elensity Jarnh Cou Larry Senens fode Manuso Harjone Long Ranky Sarp Total Bonus Paid Out

AGENCY

\$441.763.20

NRCHUR	
Serve Friedlander	120042
David Cohen	\$600.27
Williams-Williams	\$600.21
Rick Alling	\$599.34
Wad Baser	\$399.19
Ali Stealmain	\$598.17
Derbon Oldham	\$596.76
Ali Shahrak	\$5.95.74
Ent Giglione	\$3.93.05
Bill Jennings	\$593.55
Scott Smith	\$197.79
Tugliony-Britter	\$\$91.15
Durtion Oldiam	\$3.90.73
Sceve Harintan	\$589.68
Nark Hancock	\$588.19
John Alters	\$587.79
Tom Williams	\$386.50
Cheix La Fond	\$\$85.10
Geneter-Geneter	\$584.07
Roherr Smith	3181.16
Steve friedlander	\$\$83,46
Hill Jennings	3582.66
Geneuer-Geneser	\$\$80.50
Geneter-Bilman	\$578.76
Guy Rousie	\$\$78.58
Erit Sugione	\$\$78.37
Ali Shahrak	\$577.61
Hart Mamert	\$411.71
Eric Giglione	3477.64
Eric Giglione	\$366.10
Harr Horton	\$366.03
fron Snith	\$366.00
Starr: Tapper	\$365,19
Note Alog	\$365.16
Joseph Nanute	\$343,84
David Zoplan	\$362.46
Chris La Fond	\$362.43
Seen With one	\$342.37
David Colen	\$361.44
Nick Altig	5141.26
Nick Alling	\$340.24
Iom Williams	\$340.21
Rick Mile	\$359.55
Wilham-Williams	\$350.2"
Ramin Kouladji	\$357.45
Steve Haroman	\$357.04
Steve Surace	\$353.64
Gigkone-Brister	\$354.51
Steve Friedlander	\$154.33
Durhon Ölisham	\$153.97
Genesw-Genever	\$353.88
Wad Basty	\$353.79
Durhon Oldhum	\$3\$3.31
Rick Alag	\$352.83
-	\$3\$2.50
Nick Aling	
Mary Morton	\$349,89
Geneses-Geneser	5349.05
Scott Smith	\$347.11
Scott Smith	\$344.53
Matt Blumert	\$345.78
Girit La Fond	\$145.54
Had Basov	\$345.36
Shathu Parekh	\$341.85
Nick Nethowski	\$341.55
Closs La Fund	\$341.27
Nick Aldg	\$341,28
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